Certificate Number: 20611-PAW-DE-038598156

Bankruptcy Case Number: 19-22653



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 21, 2024, at 10:09 o'clock PM EDT, Stephen R Haney completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 22, 2024 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator